

**Information to identify the case:**

Debtor 1 **Christopher Phillip Goss**  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1705**

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **13-33545-KLP**

**Discharge of Debtor**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Christopher Phillip Goss

October 5, 2017

**For the court:** William C. Redden  
Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Eastern District of VirginiaIn re:  
Christopher Phillip Goss  
DebtorCase No. 13-33545-KLP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0422-7

User: smithla  
Form ID: 3180WPage 1 of 2  
Total Noticed: 35

Date Rcvd: Oct 05, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2017.

db +Christopher Phillip Goss, 3720 Curtis Street, Chester, VA 23831-4905  
 cr +NCEP, LLC by AIS Data Services, LP as agent, PO Box 165028, Irving, TX 75016-5028  
 11867785 +Baltimore Gas & Electric Co., Re: Bankruptcy, P.O. Box 1475, Baltimore, MD 21203-1475  
 12020241 Boleman Law Firm, P.C., P.O. Box 11588, Richmond, VA 23230-1588  
 11867790 ++COMCAST, 676 ISLAND POND RD, MANCHESTER NH 03109-4840  
 (address filed with court: Comcast, Attn: Bankruptcy Dept, PO Box 3012,  
 Southeastern, PA 19398-3012)  
 11867788 +Century 21, 5305 W. Broad Street, Richmond, VA 23230-2627  
 11867789 +Charles Phillip Goss, 2608 Saddleback Drive, Winterville, NC 28590-9867  
 11925875 +Credit Acceptance, 25505 W 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331  
 11867796 +Mitchell L Morgan Properties, 160 Clubhouse Road, King of Prussia, PA 19406-3300  
 12729281 +NCEP, LLC, P.O. Box 165028, Irving, TX 75016-5028  
 11867799 +NTelos, P.O. Box 580423, Charlotte, NC 28258-0001  
 11867797 +National Credit Audit Corp., Re: Mitchell L Morgan Properti, 12770 Coit Road Suite 1000,  
 Dallas, TX 75251-1348  
 11867802 Solomon & Solomon, Re: Orange and Rockland Util, Box 15019, Albany, NY 12212-5019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

11886135 EDI: AIS.COM Oct 06 2017 01:58:00 American InfoSource LP as agent for,  
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
 11867784 +EDI: ACCE.COM Oct 06 2017 01:58:00 Asset Acceptance Corp., PO Box 1630,  
 Warren, MI 48090-1630  
 11896847 +EDI: ACCE.COM Oct 06 2017 01:58:00 Asset Acceptance LLC, P.O. Box 2036,  
 Warren MI 48090-2036  
 11867786 +EDI: HFC.COM Oct 06 2017 01:58:00 Beneficial, Attn: Bankruptcy Dept.,  
 636 Grand Regency Blvd., Brandon, FL 33510-3942  
 11867787 +E-mail/Text: bankruptcy@cavps.com Oct 06 2017 02:15:06 Calvary Portfolio Services,  
 P.O. Box 27288, Tempe, AZ 85285-7288  
 11888988 +E-mail/Text: bankruptcy@cavps.com Oct 06 2017 02:15:06 Cavalry Portfolio Services,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322  
 11867792 +EDI: CREDPROT.COM Oct 06 2017 01:58:00 Credit Protection Association, RE:,  
 13355 Noel Road, 21st Floor, Dallas, TX 75240-6837  
 11867791 +EDI: CREDPROT.COM Oct 06 2017 01:58:00 Credit Protection Association, RE: Comcast,  
 13355 Noel Road, 21st Floor, Dallas, TX 75240-6837  
 11867793 +EDI: BASSASSOC.COM Oct 06 2017 01:58:00 HSBC Bank Nevada, N.A.,  
 3936 E Ft. Lowell Rd Suite 200, Tucson, AZ 85712-1083  
 11867794 EDI: IIC9.COM Oct 06 2017 01:58:00 I.C. System, Re: Ntelos, P.O. Box 64378,  
 St. Paul, MN 55164-0378  
 12031179 EDI: JEFFERSONCAP.COM Oct 06 2017 01:58:00 PORTFOLIO AMERICA ASSET MANAGEMENT LLC,  
 c o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617  
 12077104 EDI: RESURGENT.COM Oct 06 2017 01:58:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of HSBC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 11867795 +EDI: MID8.COM Oct 06 2017 01:58:00 Midland Credit Management Inc., 8875 Aero Drive,  
 Suite 200, San Diego, CA 92123-2255  
 12741364 +EDI: CREDIGYREC.COM Oct 06 2017 01:58:00 NCEP, LLC, by AIS Data Services, LP as agent,  
 PO Box 4138, Houston, TX 77210-4138  
 11867798 +E-mail/Text: bankruptcydepartment@tsico.com Oct 06 2017 02:15:22 NCO Financial Services,  
 P.O. Box 17205, Re: Baltimore Gas & Electric, Wilmington, DE 19850-7205  
 11867783 +E-mail/Text: ustpregion04.rh.ecf@usdoj.gov Oct 06 2017 02:14:52 Office of the US Trustee,  
 701 E. Broad Street, Room 4304, Richmond, VA 23219-1885  
 11867800 +E-mail/Text: ccd@oru.com Oct 06 2017 02:14:48 Orange and Rockland Utilities,  
 390 W. Route 59, Spring Valley, NY 10977-5345  
 11867801 EDI: DRIV.COM Oct 06 2017 01:58:00 Santander Consumer USA, Attn: Bankruptcy Department,  
 PO Box 560284, Dallas, TX 75356-0284  
 11875378 +EDI: DRIV.COM Oct 06 2017 01:58:00 Santander Consumer USA, Po Box 560284,  
 Dallas, TX 75356-0284  
 11867803 +EDI: STF1.COM Oct 06 2017 01:58:00 Suntrust, 1001 Semmes Avenue,  
 Richmond, VA 23224-2245  
 11867804 EDI: AISTMBL.COM Oct 06 2017 01:58:00 T-Mobile, Re: Bankruptcy, P.O. Box 37380,  
 Albuquerque, NM 87176-7380  
 11867805 +E-mail/Text: DL-ICOMSBankruptcy@charter.com Oct 06 2017 02:15:11 Time Warner Cable,  
 3140 W Arrowood Road, Charlotte, NC 28273-0001

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Santander Consumer USA Inc., an assignee of CitiFi  
 cr\* +NCEP, LLC, P.O. Box 165028, Irving, TX 75016-5028

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0422-7

User: smithla  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 35

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 07, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2017 at the address(es) listed below:

Amanda Erin DeBerry on behalf of Debtor Christopher Phillip Goss ecf@bolemanlaw.com,  
ecfbackup@bolemanlaw.com  
Christina T. Parrish on behalf of Debtor Christopher Phillip Goss ecf@bolemanlaw.com,  
ecfbackup@bolemanlaw.com  
John Russell Bollinger on behalf of Debtor Christopher Phillip Goss ecf@bolemanlaw.com,  
ecfbackup@bolemanlaw.com  
Laura Taylor Alridge on behalf of Debtor Christopher Phillip Goss ecf@bolemanlaw.com,  
ecfbackup@bolemanlaw.com  
Patrick Thomas Keith on behalf of Debtor Christopher Phillip Goss ecf@bolemanlaw.com,  
ecfbackup@bolemanlaw.com  
Sara A. John on behalf of Creditor Santander Consumer USA Inc., an assignee of CitiFinancial  
Auto sara\_john@eppspc.com  
Suzanne E. Wade ecfsummary@ch13ricva.com, trustee@ch13ricva.com;fred@cmcl3.net  
TOTAL: 7